

Information to identify the case:

Debtor 1	George Reels	Social Security number or ITIN xxx-xx-5484
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-18305-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

George Reels

7/28/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 George Reels
 Debtor

Case No. 17-18305-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jul 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2017.

db	George Reels, 102 N 10th St, Paterson, NJ 07522-1116
516784943	05 Retro Fitness Wayne, 60 Owens Dr, Wayne, NJ 07470-2496
516784944	1st Crd Srvc, 377 Hoes Ln, Piscataway, NJ 08854-4138
516784945	AT&T, 651 Kapkowski Rd, Elizabeth, NJ 07201-4901
516784946	Bank of New York, 200 Park Ave # 56, New York, NY 10166-5601
516784948	Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300
516784953	Imaging Consultants Essex, 94 Old Short Hills Rd, Livingston, NJ 07039-5672
516784957	Parker McCay PA, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539
516784958	+Passaic County Sheriff, 77 Hamilton St, Paterson, NJ 07505-2070
516784959	Penn Credit, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988
516784960	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
516784961	Ppl, 827 Hausman Rd, Allentown, PA 18104-9392
516784962	R. Pasquariello Dmd- Union Den, 55 Union Ave, Paterson, NJ 07502-1842
516784963	Sprint, 92 Broad St, Elizabeth, NJ 07201-2206
516784964	State Farm Fire and Casualty, 47 Park Ave, West Orange, NJ 07052-5500
516784965	State Farm Indemnityco, 47 Park Ave, West Orange, NJ 07052-5500
516784966	VERIZON WIRELESS, 235 Prospect Ave, West Orange, NJ 07052-4228
516784967	Victoria Fire Casualty, 196 Bridgeville Rd, Monticello, NY 12701-3846
516784971	William Kurylor D M D, 39 Woodcliff Ave, Westwood, NJ 07675-3423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 28 2017 23:21:10 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 28 2017 23:21:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516784947	+E-mail/Text: Umesh.Patil@credencerm.com Jul 28 2017 23:22:00 Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
516784949	EDI: CCS.COM Jul 28 2017 23:13:00 Credit Coll, PO Box 607, Norwood, MA 02062-0607
516784950	EDI: CCS.COM Jul 28 2017 23:13:00 Credit Collections Svc, PO Box 773, Needham, MA 02494-0918
516784952	EDI: DCI.COM Jul 28 2017 23:13:00 Diversified Consultant, DCI, PO Box 551268, Jacksonville, FL 32255-1268
516784951	EDI: DCI.COM Jul 28 2017 23:13:00 Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
516784954	EDI: JEFFERSONCAP.COM Jul 28 2017 23:13:00 Jefferson Capital Syst, 16 McLeland Rd, Saint Cloud, MN 56303-2198
516784955	EDI: JEFFERSONCAP.COM Jul 28 2017 23:13:00 Jefferson Capital Systems, LLC, 16 McLeland Rd, Saint Cloud, MN 56303-2198
516784956	E-mail/Text: bankruptcy@onlineis.com Jul 28 2017 23:21:46 Online Collections, PO Box 1489, Winterville, NC 28590-1489
516784968	E-mail/Text: collect@williamsalexander.com Jul 28 2017 23:20:53 Waassociates, PO Box 2148, Wayne, NJ 07474-2148
516784969	EDI: WFFC.COM Jul 28 2017 23:13:00 Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657
516784970	EDI: WFFC.COM Jul 28 2017 23:13:00 Wfds, PO Box 1697, Winterville, NC 28590-1697
516784972	E-mail/Text: collect@williamsalexander.com Jul 28 2017 23:20:53 Williams/alexander & A, 1479 State Route 23, Wayne, NJ 07470-7507

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 33

Date Rcvd: Jul 28, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2017 at the address(es) listed below:

Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES
2006-22 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Mary Ann McField on behalf of Debtor George Reels maryann@mmcfieldlaw.com,
G1557@notify.cincompass.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4